

How it **WORKS**

- ▶ Simply present your EZ REIMBURSE® MasterCard® Card to a pharmacist at a participating pharmacy (visit www.fbmc-benefits.com for a list of participating pharmacies). The funds are deducted from your MFSA. You do not need to complete a claim form or fax your receipts for adjudication.
- ▶ You may also use the card for: co-payments, deductibles, and visits to your physician or other healthcare providers. For these uses, you must submit your receipts as proof of your visit. However, you will not wait for reimbursement. If the provider accepts MasterCard®, the expense is debited from your MFSA without the use of a claim form.

EZ REIMBURSE®

FBMC
P.O. Box 1878
Tallahassee, FL 32302-1878
800-342-8017

www.fbmc-benefits.com

How You Can Get More From Your Paycheck



EZ REIMBURSE®
MasterCard® Card

Tax Savings With **CONVENIENCE**

Tax Savings Already Available

- ▶ Medical Flexible Spending Accounts (MFSAs) are IRS-approved accounts that allow you to pay for medical care expenses with pre-tax dollars. You authorize pre-tax deductions from your paycheck to be deposited in a MFSA. As you incur eligible expenses, you must submit claim forms and receipts for tax-free reimbursements from your account.
- ▶ One concern employees have about MFSAs is the time it takes to complete the claim form, attach receipts, mail or fax the paperwork, then wait for the check to be processed. Lost receipts are another concern, causing some to forget submission of an outstanding claim. In addition, you must pay for expenses prior to receiving your reimbursement. This can be a financial inconvenience.

The Latest MFSA Enhancement

- ▶ Welcome to EZ REIMBURSE® MasterCard® Card, the latest IRS-approved convenience tool for your MFSA. The EZ REIMBURSE® Card electronically debits funds from your MFSA at the point of sale. No more out-of-pocket expenses. Because this is not a credit card, anyone who enrolls in a MFSA is eligible to receive one.

The EZ REIMBURSE® MasterCard® Card is issued by BANKFIRST.

Common Q&A

How do I get an EZ REIMBURSE® Card?

When you enroll in a Medical Expense FSA, you will receive an informational packet in the mail. This packet will contain detailed instructions on how you can request your EZ REIMBURSE® Card.

What does it cost to use the EZ REIMBURSE® Card?

There is a \$10 annual fee, charged to you, for the use of the EZ REIMBURSE® Card. This fee will be automatically deducted from your Medical Expense FSA when you request and active your card. There is a \$0.50 transaction fee each time you use the card. The State of Michigan will pay these transaction fees on your behalf.

When do I use paper claim forms?

You must use paper claim forms when you visit your physician or other healthcare provider, use the Express Scripts mail order pharmacy and when you elect not to use your debit card. If a merchant or vendor does not accept the EZ REIMBURSE® Card, you must submit a paper claim, attach your receipts and wait for reimbursement. To shorten the wait, you may apply for direct deposit. The receipts that must accompany your claim can either be mailed or faxed to FBMC. However, if you elect to fax your receipts to FBMC for adjudication, you only need to include the specific fax transmittal cover sheet located at www.fbmc-benefits.com. You do not need to send a claim form in this instance.

How can I track purchases made with my EZ REIMBURSE® Card?

You can get information on transactions in four ways: quarterly statements, FBMC's Web site, a toll-free telephone number that connects you with an FBMC Customer Service Representative, and through FBMC's Interactive Voice Response (1-800-865-FBMC).

Why must I submit receipts?

The IRS clearly requires claims substantiation by your plan administrator. Participating retail pharmacies provide that information to your plan administrator on your behalf. Therefore, receipts are not needed. For all other health-related expenses, including Express Scripts mail order pharmacy co-payments, third-party receipts are needed to assure compliance of your plan. This protects you and your employer.

What are some EZ REIMBURSE® Card advantages?

- Instant reimbursements – cash-free transactions!
- Paperless retail prescription purchases – instant claims adjudication
- None of the risks inherent with credit cards

Can I use my card to pay for other expenses?

No. The EZ REIMBURSE® Card is not intended as a substitute for your existing credit cards. Your EZ REIMBURSE® Card is restricted to use for eligible services and purchases associated with your MFSA, as governed by IRS regulations.

What if I don't like the terms and conditions of this card?

It is your choice to request and use the card.

Will I still pay annual fees if I accept but do not use the EZ REIMBURSE® Card?

Yes. An annual \$10 fee will still be deducted from your Medical Expense FSA.

EZ REIMBURSE®

800.342.8017 www.fbmc-benefits.com